

Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
SI	CITY OF MILWAUKEE	547	11	98.0%	96.9%	97.7%
30562	AMERICAN MANUFACTURERS MUTUAL	37	1	97.3%	88.0%	84.6%
26069	WAUSAU BUSINESS INS CO	259	14	94.6%	92.8%	92.7%
21458	EMPLOYERS INSURANCE OF WAUSAU	1,000	57	94.3%	93.2%	92.2%
23817	ILLINOIS NATIONAL INS CO	215	13	94.0%	91.0%	91.3%
16535	ZURICH AMERICAN INSURANCE COMPA	964	61	93.7%	91.4%	92.4%
26042	WAUSAU UNDERWRITERS INS CO	302	20	93.4%	91.9%	93.2%
15261	SOCIETY INSURANCE A MUTUAL CO	723	50	93.1%	90.4%	91.9%
10677	CINCINNATI INSURANCE CO THE	185	13	93.0%	88.3%	89.3%
40827	VIRGINIA SURETY CO INC	319	23	92.8%	89.9%	91.5%
23043	LIBERTY MUTUAL INS CO	305	23	92.5%	89.6%	89.9%
21407	EMCASCO INSURANCE CO	244	19	92.2%	94.0%	94.4%
24988	SENTRY INSURANCE A MUTUAL CO	1,226	118	90.4%	90.9%	90.3%
24449	REGENT INSURANCE CO	421	42	90.0%	90.8%	93.0%
15350	WEST BEND MUTUAL INS CO	957	97	89.9%	93.0%	94.8%
14184	ACUITY INSURANCE CO	764	78	89.8%	87.3%	92.2%
15091	RURAL MUTUAL INS CO	201	21	89.6%	92.4%	92.1%
25674	TRAVELERS PROPERTY CAS CO OF AME	544	57	89.5%	88.5%	90.8%
23035	LIBERTY MUTUAL FIRE INS CO	672	71	89.4%	88.3%	86.6%
35386	FIDELITY & GUARANTY INS CO	207	23	88.9%	82.7%	86.1%
SI	GENERAL MOTORS CORPORATION	104	12	88.5%	84.2%	81.9%
18910	AMERICAN PROTECTION INS CO	117	14	88.0%	88.4%	91.5%
SI	DEPT OF ADMINISTRATION	277	34	87.7%	90.4%	92.0%
24872	CONNECTICUT INDEMNITY CO THE	70	9	87.1%	86.3%	91.2%
29157	UNITED WISCONSIN	453	67	85.2%	87.3%	91.4%
20494	TRANSPORTATION INSURANCE CO	366	56	84.7%	87.4%	90.6%
19445	NATIONAL UNION FIRE INS CO OF PITT	170	31	81.8%	84.5%	87.2%
24147	OLD REPUBLIC INS CO	286	54	81.1%	85.4%	88.5%
22977	LUMBERMENS MUTUAL CAS CO	112	22	80.4%	77.7%	83.2%
22748	PACIFIC EMPLOYERS INS CO	143	29	79.7%	78.9%	86.9%
		12,190	1,140	90.6%	89.9%	91.3%

Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
24830	CITIES & VILLAGES MUTUAL INS CO	57	0	100.0%	97.9%	97.4%
SI	COUNTY OF MILWAUKEE	75	4	94.7%	97.7%	98.5%
SI	STORA ENSO NORTH AMERICA CORP	42	4	90.5%	97.5%	94.6%
18988	AUTO OWNERS INS CO	80	1	98.8%	97.5%	97.4%
SI	COOPER POWER SYSTEMS INC	42	0	100.0%	96.6%	93.6%
24791	ST PAUL MERCURY INS CO	63	0	100.0%	96.4%	96.9%
SI	BRIGGS & STRATTON CORP	68	3	95.6%	96.3%	95.7%
13021	UNITED FIRE & CASUALTY CO	26	2	92.3%	96.0%	91.6%
SI	SCHNEIDER NATIONAL CARRIERS INC	76	4	94.7%	95.9%	95.2%
SI	BRUNSWICK CORPORATION	51	0	100.0%	95.7%	95.5%
25402	AMCOMP ASSURANCE CORP	126	6	95.2%	95.0%	95.1%
SI	MILWAUKEE TRANSPORT SERVICES IN	51	4	92.2%	94.9%	96.0%
13935	FEDERATED MUTUAL INS CO	118	7	94.1%	94.7%	95.0%
22543	SECURA INSURANCE A MUTUAL CO	216	15	93.1%	94.7%	94.5%
26956	WIS COUNTY MUTUAL INS CORP	35	1	97.1%	94.3%	95.3%
SI	UW-SYSTEM ADMINISTRATION	148	3	98.0%	94.0%	93.6%
21415	EMPLOYERS MUTUAL CASUALTY CO	231	29	87.4%	93.8%	93.9%
SI	MILWAUKEE BOARD OF SCHOOL DIR	197	4	98.0%	93.7%	95.7%
19305	ASSURANCE COMPANY OF AMER	32	2	93.8%	93.3%	93.5%
24228	PEKIN INSURANCE CO	56	4	92.9%	93.3%	90.8%
42480	VENTURE INS CO	53	1	98.1%	93.3%	93.1%
19259	SELECTIVE INS CO OF SOUTH CAROLIN	49	1	98.0%	93.1%	89.1%
24902	SECURITY INSURANCE CO OF HARTFOR	70	4	94.3%	92.9%	94.1%
14303	INTEGRITY MUTUAL INS CO	157	8	94.9%	92.7%	94.4%
24589	AMERICAN & FOREIGN INS CO	139	8	94.2%	92.5%	93.6%
26425	WAUSAU GENERAL INS CO	83	6	92.8%	92.3%	93.0%
20346	PACIFIC INDEMNITY CO	46	3	93.5%	92.2%	91.5%
22918	AMERICAN MOTORISTS	46	4	91.3%	92.2%	90.1%
24414	GENERAL CAS CO OF WI	193	18	90.7%	92.1%	92.6%
SI	CITY OF MADISON	61	5	91.8%	92.1%	96.2%
SI	KOHLER CORPORATION	149	5	96.6%	92.0%	95.5%
10239	SECURA SUPREME	10	1	90.0%	92.0%	93.2%
20281	FEDERAL INSURANCE CO	100	6	94.0%	91.9%	91.0%
26980	ROYAL INSURANCE CO OF AMERICA	31	4	87.1%	91.7%	91.3%
13986	FRANKENMUTH MUTUAL INS CO	150	17	88.7%	91.6%	92.4%
40967	ST PAUL FIRE & CASUALTY INS CO	71	8	88.7%	91.6%	92.5%
24678	ROYAL INDEMNITY CO	136	18	86.8%	91.4%	92.2%
21873	FIREMANS FUND INS CO	52	2	96.2%	91.3%	93.0%
19410	COMMERCE & INDUSTRY INS CO	133	16	88.0%	91.0%	91.6%
25682	TRAVELERS INDEMNITY CO OF CT THE	74	9	87.8%	90.9%	89.9%
19682	HARTFORD FIRE INSURANCE CO	73	4	94.5%	90.5%	90.1%
29459	TWIN CITY FIRE INS CO	131	11	91.6%	90.5%	91.0%
24767	ST PAUL FIRE & MARINE INS CO	160	22	86.3%	90.4%	92.0%
31895	AMERICAN INTERSTATE INS CO	36	6	83.3%	90.4%	92.8%
21237	CASUALTY RECIPROCAL EXCHANGE	13	1	92.3%	90.4%	92.0%
39357	TRAVELERS INSURANCE CO THE	76	6	92.1%	90.3%	90.0%
SI	DAIMLERCHRYSLER CORPORATION	29	3	89.7%	90.2%	88.7%
31003	TRI STATE INS CO OF MN	214	16	92.5%	90.1%	91.0%

Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
19429	INSURANCE COMPANY OF STATE OF PA	86	10	88.4%	89.6%	88.8%
19380	AMERICAN HOME ASSURANCE CO	200	22	89.0%	89.4%	89.3%
42404	LIBERTY INSURANCE CORP	52	5	90.4%	89.1%	90.9%
22659	INDIANA INSURANCE CO	35	3	91.4%	88.7%	88.6%
20486	TRANSCONTINENTAL INSURANCE CO	84	9	89.3%	88.7%	91.2%
15393	WISCONSIN AMERICAN MUTUAL INS C	44	5	88.6%	88.4%	85.9%
10472	CAPITOL INDEMNITY CORP	70	9	87.1%	88.1%	87.4%
22322	GREENWICH INSURANCE CO	129	18	86.0%	87.9%	89.6%
25879	FIDELITY & GUARANTY INS UNDERWRITE	13	1	92.3%	87.6%	87.3%
19275	AMERICAN FAMILY MUTUAL INS CO	110	10	90.9%	87.2%	91.6%
14591	MILWAUKEE MUTUAL INS CO	27	3	88.9%	86.4%	85.4%
10166	ACCIDENT FUND INS CO OF AMERICA	121	18	85.1%	86.4%	88.4%
30104	HARTFORD UNDERWRITERS INS CO	35	7	80.0%	85.4%	88.0%
40142	AMERICAN ZURICH INS CO	25	5	80.0%	83.8%	88.5%
20443	CONTINENTAL CASUALTY CO	33	5	84.8%	83.8%	87.5%
SI	GEORGIA PACIFIC CORPORATION	27	8	70.4%	83.0%	86.1%
25887	UNITED STATES FIDELITY & GUARANT	68	9	86.8%	82.9%	88.8%
SI	WISCONSIN BELL INC	37	4	89.2%	79.3%	85.3%
41181	UNIVERSAL UNDERWRITERS INS CO	21	5	76.2%	74.6%	83.6%
19895	ATLANTIC MUTUAL INS CO	4	2	50.0%	74.5%	83.1%
25976	UTICA MUTUAL INS CO	20	9	55.0%	63.5%	73.1%
		5,566	473	91.5%	91.5%	92.2%

Indicator 6: Accuracy of Weekly Rates and Total Payments - 4th Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Reports</u>	<u>Errors</u>	<u>Accuracy ratio</u>	<u>Year to date</u>	<u>3yr percent</u>
SI	WISCONSIN PUBLIC SERVICE CORP	11	0	100.0%	100.0%	98.9%
24775	ST PAUL GUARDIAN INS CO	15	0	100.0%	100.0%	98.4%
SI	MARTEN TRANSPORT LTD	31	1	96.8%	96.9%	98.1%
SI	COUNTY OF WAUKESHA	6	0	100.0%	100.0%	97.2%
SI	COUNTY OF LA CROSSE	11	1	90.9%	97.4%	97.0%
SI	ALLEN-BRADLEY COMPANY LLC	20	1	95.0%	97.7%	96.3%
SI	CASE LLC	20	1	95.0%	96.4%	96.3%
SI	HARNISCHFEGGER CORPORATION	34	2	94.1%	96.2%	96.3%
SI	TECUMSEH PRODUCTS COMPANY	36	2	94.4%	92.3%	96.3%
SI	COUNTY OF BROWN	12	1	91.7%	97.9%	96.2%
SI	COUNTY OF DANE	24	0	100.0%	91.0%	95.7%
21857	AMERICAN INSURANCE CO THE	20	0	100.0%	100.0%	95.6%
SI	COUNTY OF WINNEBAGO	10	0	100.0%	95.0%	95.4%
SI	RIPON FOODS INC	14	0	100.0%	100.0%	95.4%
20508	VALLEY FORGE INS CO	71	5	93.0%	95.5%	95.3%
21865	ASSOCIATED INDEMNITY CORP	22	1	95.5%	92.1%	95.2%
20109	BITUMINOUS FIRE & MARINE INS CO	11	1	90.9%	84.1%	95.0%
21113	UNITED STATES FIRE INS CO	29	2	93.1%	92.0%	94.7%
24112	WESTFIELD INSURANCE CO	15	2	86.7%	89.4%	94.6%
23280	CINCINNATI INDEMNITY CO	3	0	100.0%	96.2%	94.6%
SI	EMERSON ELECTRIC COMPANY	16	1	93.8%	95.0%	94.3%
25143	STATE FARM FIRE & CASUALTY CO	33	2	93.9%	92.6%	94.2%
11371	GREAT WEST CASUALTY CO	25	1	96.0%	93.1%	94.2%
20397	VIGILANT INSURANCE CO	12	3	75.0%	95.3%	93.7%
SI	USF HOLLAND INC	26	3	88.5%	94.2%	93.5%
SI	COUNTY OF JEFFERSON	12	1	91.7%	94.6%	93.3%
22292	HANOVER INSURANCE CO THE	22	4	81.8%	92.6%	93.2%
15377	WESTERN NATIONAL MUTUAL INS CO	15	1	93.3%	94.3%	93.0%
13439	PARTNERS MUTUAL INS CO	17	0	100.0%	93.5%	92.8%
18767	CHURCH MUTUAL INSURANCE CO	34	7	79.4%	86.2%	92.7%
SI	COUNTY OF MANITOWOC	11	3	72.7%	81.1%	92.2%
13331	AMERICAN HARDWARE MUTUAL INS C	12	0	100.0%	91.2%	91.8%
14265	INDIANA LUMBERMENS MUTUAL INS C	11	1	90.9%	96.7%	91.8%
SI	WISCONSIN ELECTRIC POWER COMPAN	28	4	85.7%	91.5%	91.8%
25615	CHARTER OAK FIRE INS CO	10	1	90.0%	93.6%	91.8%
SI	JOURNAL SENTINEL INC	11	0	100.0%	85.5%	91.7%
21180	SENTRY SELECT	22	1	95.5%	95.0%	91.7%
24880	FIRE & CASUALTY INS CO OF CT THE	4	0	100.0%	89.7%	91.6%
28665	CINCINNATI CASUALTY CO THE	27	1	96.3%	93.6%	91.6%
37273	FIREMANS FUND INS CO OF WI	9	3	66.7%	90.8%	91.4%
SI	COUNTY OF WALWORTH	19	4	78.9%	85.2%	91.2%
25151	STATE FARM GENERAL INS CO	3	0	100.0%	83.3%	91.0%
SI	VOLLRATH COMPANY LLC	15	0	100.0%	95.2%	91.0%
SI	COUNTY OF SHEBOYGAN	26	3	88.5%	91.6%	90.8%
SI	COUNTY OF WASHINGTON	19	4	78.9%	88.2%	90.8%
SI	COUNTY OF ROCK	28	4	85.7%	88.0%	90.7%
19356	MARYLAND CASUALTY CO	16	3	81.3%	86.7%	90.5%
29424	HARTFORD CASUALTY INS CO	7	3	57.1%	84.2%	90.3%

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Small Size Insurers (Less than 85 Claims per year)

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26247	AMERICAN GUARANTEE & LIABILITY I	16	3	81.3%	92.7%	90.1%
SI	COUNTY OF OUTAGAMIE	24	9	62.5%	85.2%	89.9%
SI	COUNTY OF DODGE	21	3	85.7%	85.7%	89.9%
23108	LUMBERMEN'S UNDERWRITING ALLIA	17	1	94.1%	98.3%	89.7%
SI	ILLINOIS TOOL WORKS INC	6	1	83.3%	83.3%	89.7%
SI	DEPT OF TRANSPORTATION	18	1	94.4%	89.9%	89.7%
SI	KIMBERLY-CLARK CORPORATION	30	5	83.3%	88.0%	89.6%
20427	AMERICAN CASUALTY CO OF READING	7	1	85.7%	77.1%	89.5%
14117	GRINNELL MUT REINSUR CO	21	3	85.7%	85.2%	89.2%
33588	FIRST LIBERTY INS CORP THE	33	2	93.9%	88.6%	89.1%
10502	MERIDIAN CITIZENS MUTUAL INSURAN	3	0	100.0%	72.2%	89.0%
21261	ELECTRIC INSURANCE CO	18	2	88.9%	90.5%	89.0%
SI	KWIK TRIP INC	18	3	83.3%	89.0%	89.0%
19038	TRAVELERS CASUALTY & SURETY CO	47	8	83.0%	86.3%	88.9%
25135	STATE AUTOMOBILE MUTUAL INSURAN	10	1	90.0%	88.5%	88.6%
SI	FEDERAL EXPRESS CORPORATION	14	6	57.1%	84.9%	88.5%
27855	ZURICH AMERICAN INS OF IL	6	1	83.3%	85.2%	88.4%
SI	KRAFT FOODS NORTH AMERICA INC	2	0	100.0%	58.3%	88.2%
10804	CONTINENTAL WESTERN INS CO	35	2	94.3%	86.3%	88.0%
SI	LAND O LAKES INC	16	4	75.0%	88.2%	87.9%
25658	TRAVELERS INDEMNITY COMPANY TH	4	0	100.0%	85.2%	87.5%
22667	ACE AMERICAN INSURANCE CO	137	17	87.6%	87.1%	87.3%
37478	HARTFORD INSURANCE CO OF THE MI	2	0	100.0%	80.8%	87.3%
SI	DELPHI CORPORATION	15	0	100.0%	78.8%	87.3%
22489	HIGHLANDS INSURANCE CO	2	0	100.0%	100.0%	86.8%
SI	KMART CORPORATION	2	1	50.0%	57.9%	86.7%
24732	GENERAL INSURANCE CO OF AMERICA	1	0	100.0%	100.0%	86.5%
24422	LEGION INSURANCE CO	3	2	33.3%	86.1%	86.2%
26662	MILWAUKEE CASUALTY INSURANCE C	23	1	95.7%	87.2%	86.1%
23582	HARLEYSVILLE INSURANCE CO	6	1	83.3%	94.4%	86.0%
SI	FORT JAMES OPERATING COMPANY	3	1	66.7%	66.7%	85.7%
20621	ONEBEACON AMERICA INSURANCE CO	2	0	100.0%	87.5%	85.6%
29785	NN INSURANCE CO	1	1	0.0%	75.0%	85.5%
20613	AMERICAN EMPLOYERS INS CO	1	1	0.0%	80.0%	85.2%
SI	TEXTRON INC	8	3	62.5%	68.8%	85.2%
33006	AMERICAN PHYSICIANS ASSURANCE C	5	0	100.0%	91.3%	85.2%
24074	OHIO CASUALTY INS CO	22	1	95.5%	88.4%	85.2%
14176	HASTINGS MUTUAL INS CO	10	4	60.0%	84.5%	85.1%
33600	L M INSURANCE CORP	16	0	100.0%	87.5%	85.0%
19690	AMERICAN ECONOMY INS CO	5	0	100.0%	84.8%	85.0%
24732	PENNSYLVANIA GENERAL INSURANCE C	3	0	100.0%	78.6%	84.8%
14516	HARLEYSVILLE LAKE STATES INS CO	4	1	75.0%	86.4%	84.5%
SI	BENEVOLENT CORPORATION CEDAR C	21	2	90.5%	89.5%	84.3%
SI	STI HOLDINGS, INC	1	1	0.0%	83.3%	84.2%
19704	AMERICAN STATES INS CO	7	0	100.0%	86.8%	83.6%
42650	ONEBEACON MIDWEST INS CO	8	1	87.5%	76.5%	83.0%
18023	STAR INSURANCE CO	10	0	100.0%	94.4%	82.8%
21105	NORTH RIVER INS CO THE	9	3	66.7%	51.9%	82.6%

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21040	FREMONT INDEMNITY CO	7	4	42.9%	63.2%	82.4%
36919	HAWKEYE SECURITY INS CO	27	5	81.5%	77.9%	81.7%
SI	J C PENNEY CORPORATION INC	27	1	96.3%	82.7%	80.8%
19801	ARGONAUT INS CO	6	2	66.7%	90.9%	79.9%
SI	CONAGRA DAIRY FOODS COMPANY	6	1	83.3%	85.7%	79.2%
SI	INTERNATIONAL PAPER COMPANY	30	1	96.7%	79.1%	78.2%
10545	FREMONT CASUALTY INSURANCE	5	4	20.0%	53.8%	77.4%
SI	CONSOLIDATED PAPERS INC	3	1	66.7%	50.0%	76.5%
25534	TIG INSURANCE CO	0	0	0.0%	66.7%	75.6%
SI	KOHL'S FOOD STORES INC	6	1	83.3%	67.5%	75.4%
45934	AMERICAN COMPENSATION	7	2	71.4%	67.7%	71.9%
19828	ARGONAUT MIDWEST INS CO	0	0	0.0%	100.0%	67.7%
20699	ACE PROPERTY AND CASUALTY INSUR	1	1	0.0%	-14.3%	50.8%
		1,723	198	88.5%	89.0%	89.5%